

Information to identify the case:

Debtor 1	Paul R Sansevere	Social Security number or ITIN xxx-xx-6851
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Dawn M Sansevere	Social Security number or ITIN xxx-xx-1991
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 15-10801-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul R Sansevere

Dawn M Sansevere

8/8/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
District of New Jersey

In re:
 Paul R Sansevere
 Dawn M Sansevere
 Debtors

Case No. 15-10801-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Aug 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2018.

db/jdb	+Paul R Sansevere, Dawn M Sansevere, 510 Mount Bethel Road, Oxford, NJ 07863-3373
515322423	Bank of America, N.A., P.O. Box 940186, Simi Valley, CA 93094-0186
515277428	Citi Mortgage, PO Box 6243, Sioux Falls, SD 57117-6243
515347978	CitiMortgage, Inc., PO Box 688971, Des Moines, IA 50368-8971
515277429	+Citimortgage Inc., PO Box 6243, Sioux Falls, SD 57117-6243
515286136	+PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
515277433	+PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066
515277434	PNC Home Equity, PO Box 747032, Pittsburgh, PA 15274-7032

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2018 23:34:15 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 08 2018 23:34:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515277423	+EDI: AMEREXPR.COM Aug 09 2018 03:08:00 American Express, PO Box 1270, Newark, NJ 07101-1270
515474145	EDI: BECKLEE.COM Aug 09 2018 03:08:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515277424	EDI: BANKAMER.COM Aug 09 2018 03:08:00 Bank of America-car, PO Box 15220, Wilmington, DE 19886-5220
515402344	EDI: BL-BECKET.COM Aug 09 2018 03:08:00 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515277426	EDI: CHASE.COM Aug 09 2018 03:08:00 Cardmember Services, PO Box 15153, Wilmington, DE 198865153
515277427	EDI: RMSC.COM Aug 09 2018 03:08:00 Care Credit, PO Box 960061, Orlando, FL 32896-0061
516520405	+E-mail/Text: bankruptcy.bnc@ditech.com Aug 08 2018 23:33:46 Ditech Financial LLC f/k/a Green Tree, Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154, Ditech Financial LLC f/k/a Green Tree, Servicing LLC 57709-6154
516520404	E-mail/Text: bankruptcy.bnc@ditech.com Aug 08 2018 23:33:46 Ditech Financial LLC f/k/a Green Tree, Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
515277430	EDI: IRS.COM Aug 09 2018 03:08:00 Internal Revenue Service-new, PO Box 7346, Philadelphia, PA 19101-7346
515277431	EDI: RMSC.COM Aug 09 2018 03:08:00 JC Penny, PO Box 960090, Orlando, FL 32896-0090
515277432	EDI: CBSKOHLS.COM Aug 09 2018 03:08:00 Kohl's, P.O. Box 2983, Milwaukee, WI 532012983
516831781	EDI: PRA.COM Aug 09 2018 03:08:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
516831782	EDI: PRA.COM Aug 09 2018 03:08:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
515432950	EDI: PRA.COM Aug 09 2018 03:08:00 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
515508499	EDI: PRA.COM Aug 09 2018 03:08:00 Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
515507273	EDI: PRA.COM Aug 09 2018 03:08:00 Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
515503065	EDI: RMSC.COM Aug 09 2018 03:08:00 Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
515277435	EDI: RMSC.COM Aug 09 2018 03:08:00 Synchrony Bank / Amazon, PO Box 960013, Orlando, FL 32896-0013

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515277425 ##Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2018 at the address(es) listed below:

Albert Russo	on behalf of Trustee Albert Russo	docs@russotrustee.com
Albert Russo	docs@russotrustee.com	
Albert Russo (NA)	on behalf of Trustee Albert Russo	docs@russotrustee.com
Joan Sirkis Warren	on behalf of Debtor Paul R Sansevere	joan@joanlaverylaw.com
Joan Sirkis Warren	on behalf of Joint Debtor Dawn M Sansevere	joan@joanlaverylaw.com
Rebecca Ann Solarz	on behalf of Creditor Ditech Financial LLC	rsolarz@kmllawgroup.com
Rebecca Ann Solarz	on behalf of Creditor DITECH FINANCIAL LLC	rsolarz@kmllawgroup.com

TOTAL: 7